

Form 213

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

**Breana R. Hayes**  
Debtor(s)

Bankruptcy Case No.: 19-10813-TPA  
Related to Docket No. 71  
Chapter: 13  
Docket No.: 72 - 71  
Concil. Conf.: 7/12/22 at 11:00 AM

**ORDER**

**WHEREAS**, the Trustee filed and served a *Certificate of Default Requesting Dismissal of Case*, alleging that the Debtor(s) failed to make regular plan payments and are in material default under the plan,

**IT IS HEREBY ORDERED** that, on or before **May 26, 2022**, Debtor(s) must file *Documentary Proof of Payment* according to the accompanying *Instructions*, together with either:

1. a *Notarized Affidavit or Declaration* under penalty of perjury that states Debtor(s)' current mailing address and includes an explanation of Debtor(s)' failure to comply with the current plan payment and/or a statement setting forth why the Debtor(s) dispute the *Certificate of Default*;

**OR**

2. a *Notice of Proposed Modification to Confirmed Plan* and an *Amended Plan* to cure the plan defaults. Debtor(s) must make all plan payments in accordance with the *Amended Plan* pending its confirmation. If the Debtor(s) default on such plan payments, and if the Trustee moves for dismissal of this case, the case will be **DISMISSED**, without further notice or hearing.

**IT IS FURTHER ORDERED** that, if the Debtor(s) elect to file an *Amended Plan*, the Debtor(s) must immediately serve a copy of the *Notice of Proposed Modification to Confirmed Plan*, the *Amended Plan*, and the *Documentary Proof of Payment* on the Chapter 13 Trustee and all parties on the mailing matrix and file a *Certificate of Service* with the Clerk.

On or before **June 16, 2022**, if the Debtor(s) elect to file an *Amended Plan*, all *Objections* must be filed and served on the Debtor(s), Chapter 13 Trustee and any creditor whose claim is the subject of the *Objection*. Any creditor who files a timely *Objection* must appear at the scheduled Conciliation Conference. Untimely *Objections* will not be considered.


On **7/12/22** at **11:00 AM** a Conciliation Conference (on plan defaults or the *Amended Plan*) will occur with the Chapter 13 Trustee at remotely by the Trustee via Zoom, how to participate: goto [www.ch13pitt.com](http://www.ch13pitt.com), [meetings@chapter13trusteedpa.com](mailto:meetings@chapter13trusteedpa.com).

If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.

This case will be **DISMISSED WITHOUT PREJUDICE** and no hearing or conference shall take place, unless the Debtor(s) comply fully with this *Order* by filing and serving all of the required items.

Dated: April 11, 2022

cm: All Creditors and Parties In Interest

  
Thomas P. Agresti, Judge  
United States Bankruptcy Court

**INSTRUCTIONS FOR DOCUMENTARY PROOF OF PAYMENT**

In response to the Trustee's *Certificate of Default Requesting Dismissal of Case*, Debtor(s) must file *Documentary Proof of Payment* that at least one full plan payment has been submitted to the Trustee since the Trustee filed and served the *Certificate of Default*.

The *Documentary Proof of Payment* must include a copy of a money order, cashier's check, earnings statement(s) or pay stub(s) showing payroll or benefit deduction(s) used to make the plan payment.

The *Documentary Proof of Payment* must also include a copy of the Trustee's printout of the Debtor(s)' payment history of receipts (available on the Trustee's website) indicating the amounts and dates of payments received by the Trustee.

Debtor(s)' case name and bankruptcy case number must be included on the payment.

The plan payment must be sent to the Chapter 13 Trustee's lock box bank account addressed to:

Ronda J. Winnecour, Trustee  
P.O. Box 84051  
Chicago, IL 60689-4002

In re:  
Breana R. Hayes  
Debtor

Case No. 19-10813-TPA  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-1

User: auto

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Date Rcvd: Apr 11, 2022

Form ID: 213

Total Noticed: 18

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 13, 2022:**

Recip ID	Recipient Name and Address
db	+ Breana R. Hayes, 8 Coutter Road, Greenville, PA 16125-8123

TOTAL: 1

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: rmscedi@recoverycorp.com	Apr 11 2022 23:38:45	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15103516	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Apr 11 2022 23:38:35	Capital One N.A., PO Box 30285, Salt Lake City, UT 84130-0285
15103517	Email/PDF: ais.chase.ebn@aisinfo.com	Apr 11 2022 23:38:39	Chase Card, Po Box 15298, Wilmington, DE 19850
15120057	+ Email/Text: RASEBN@raslg.com	Apr 11 2022 23:36:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
15103518	+ Email/PDF: resurgentbknofications@resurgent.com	Apr 11 2022 23:38:36	LVNV Funding LLC, assignee of Capital One Bank (USA) NA, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15108361	Email/PDF: resurgentbknofications@resurgent.com	Apr 11 2022 23:38:45	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15103527	Email/Text: ClaimsHelp@Mohela.com	Apr 11 2022 23:36:00	US Department of Education / Mohela, 633 Spirit Drive, Chesterfield, MO 63005
15103519	+ Email/Text: bankruptcydpt@mcmcg.com	Apr 11 2022 23:37:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
15103520	+ Email/Text: bankruptcydpt@mcmcg.com	Apr 11 2022 23:37:00	Midland Funding LLC, 350 Camino De La Reina, Suite 300, San Diego, CA 92108-3007
15103522	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 11 2022 23:38:44	Portfolio Recovery Associates LLC, PO Box 12914, Norfolk, VA 23541
15103521	+ Email/Text: bankruptcy@firstenergycorp.com	Apr 11 2022 23:37:00	Penn Power, 5001 NASA Boulevard, Fairmont, WV 26554-8248
15103523	+ Email/Text: bnc-quantum@quantum3group.com	Apr 11 2022 23:36:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
15106881	Email/Text: bnc-quantum@quantum3group.com	Apr 11 2022 23:36:00	Quantum3 Group LLC as agent for, MOMA Trust LLC, PO Box 788, Kirkland, WA 98083-0788
15103524	+ Email/Text: bankruptcyteam@quickenloans.com	Apr 11 2022 23:37:00	Quicken Loans Inc, 635 Woodward Avenue, Detroit, MI 48226-3408
15103525	Email/Text: philadelphia.bnc@ssa.gov		

District/off: 0315-1

User: auto

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Date Rcvd: Apr 11, 2022

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Total Noticed: 18

		Apr 11 2022 23:37:00	Social Security Administration Office, 155-10 Jamaica Avenue, Jamaica, NY 11432
15103526	+ Email/PDF: gecsed@recoverycorp.com	Apr 11 2022 23:38:36	Synco / JCPenney, Po Box 965007, Orlando, FL 32896-5007
15104610	+ Email/PDF: gecsed@recoverycorp.com	Apr 11 2022 23:38:40	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 17

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Quicken Loans Inc.
15108767	*P++	MOHELA, CLAIMS DEPARTMENT, 633 SPIRIT DRIVE, CHESTERFIELD MO 63005-1243, address filed with court:, US Department of Education/MOHELA, 633 Spirit Dr, Chesterfield, MO 63005
15139919	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15118213	*+	Quicken Loans Inc., 635 Woodward Avenue, Detroit, MI 48226-3408

TOTAL: 1 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 13, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 11, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Quicken Loans Inc. bnicholas@kmlawgroup.com
Daniel P. Foster	on behalf of Debtor Breana R. Hayes dan@mrdebtbuster.com katie@mrdebtbuster.com;kaitlyn@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Maria Miksich	on behalf of Creditor Quicken Loans Inc. mmiksich@kmlawgroup.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com

TOTAL: 5